

Northern District Of Ohio
United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Janet Rae Beane

Case No.: 05-21820-pmc

Chapter: 7

Address:

450 Greenwood Ct
Elyria, OH 44035

Last four digits of Social Security No.:

xxx-xx-8493

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: November 8, 2005
Form ohnb234

/s/ Pat E. Morgenstern-Clarren
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0647-1
Case: 05-21820

User: gnuun
Form ID: 234

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Total Served: 47

Date Rcvd: Nov 08, 2005

The following entities were served by first class mail on Nov 10, 2005.

db +Janet Rae Beane, 450 Greenwood Ct, Elyria, OH 44035-8373
aty William J Balena, 633 W. Broad St, Elyria, OH 44035
14734171 +A Affordable Self Storage, 38333 Chestnut Ridge Rd., Elyria, OH 44035-8644
14734172 AFNI, PO Box 83427, Bloomington, IL 61702
14734177 +AMOCO, Procesisng Center, Des Miones, IA 50360-0001
14734180 AT&T Broadband, P.O. Box 173885, Denver, CO 80217-3885
14734173 +Alexandria Vanek, Esq., 5660Southwyck Blvd., #110, Toledo, OH 43614-1597
14734174 AllianceOne, P.O. Box 1963, Southgate, MI 48195-0963
14734176 Amherst Hospital, 630 East River St., Elyria, OH 44035-5902
14734178 Arch Communications, P.O. Box 660770, Dallas, TX 75266-0770
14734181 Blockbuster - 39444, 802 Cleveland St., Elyria, OH 44035-4108
14734184 Claims Accounting, P.O. Box 30272, Tampa, FL 33630-3272
14734185 +Columbia Gas of Ohio, P.O. Box 2318, Columbus, OH 43216-2318
14734186 +Credit Collection Service, Two Wells Ave, Newton, MA 02459-3246
14734188 DirecTV, P.O. Box 6414, Carol Stream, IL 60197-6414
14734192 EMH Regional Healthcare, P.O. Box 931677, Cleveland, OH 44193-1787
14734193 +EMH Regional Medical Center, 630 E. River St., Elyria, OH 44035-5902
14734189 +Elaine Beane, 37245 Butternut Ridge Rd., Elyria, OH 44035-8543
14734191 +Emergency Prof Svcs, Inc, PO Box 850001, Orlando, FL 32885-0001
14734194 Equifax Check Services, P.O. Box 30272, Tampa, FL 33630-3272
14734195 +FFCC Cleveland, 24700 Chagrin Blvd, Cleveland, OH 44122-5647
14734196 Fifth Third Bank, P.O. Box 630778, Cincinnati, OH 45263-0778
14734198 FirstMerit Bank, III Cascade Plaza, Akron, OH 44308
14734197 +Firstcredit International Corp, PO Box 13283, Akron, OH 44334-8683
14734199 +Giusseppe Gentile, 1013 Belmar Court, Elyria, OH 44035-1719
14734200 +Global Healthcare Solutions, P.O. Box 470372, Cleveland, OH 44147-0372
14734201 +Gold Key Lease/Javitch, 1300 East 9th St., 14th Floor, Cleveland, OH 44114-1573
14734203 LCA, P.O. Box 2240, Burlington, NC 27216-2240
14734202 LabCorp, P.O. Box 2240, Burlington, NC 27216-2240
14734204 +Millennium Radiology Assoc., 5620 Southwyck Blvd., Toledo, OH 43614-1501
14734205 +NCO Medclr, PO Box 41448, Philadelphia, PA 19101-1448
14734206 Nextel, P.O. Box 4191, Carol Stream, IL 60197-4191
14734207 Progressive Insurance, P.O. Box 182009, Columbus, OH 43218-2009
14734208 +Regional Pathology Assocs., P.O. Box 385, Lorain, OH 44052-0385
14734209 Russell Berkibile & Assoc., 221 Eighth St., Lorain, OH 44052-1800
14734210 +Sprint, P.O. Box 88026, Chicago, IL 60680-1026
14734211 St. John Westshore Hospital, P.O. Box 951073, Cleveland, OH 44193-1073
14734212 +Sterling Bank, One Town Square, Southfield, MI 48076-3732
14734213 +Viking Engineering & Development, 5750 Main Street, Fridley, MN 55432-5400
14734215 +Westshore Primary Care, PO Box 714530, Columbus, OH 43271-4530
14734214 +Westshore Primary Care, PO Box 35700, Canton, OH 44735-5700

The following entities were served by electronic transmission on Nov 08, 2005 and receipt of the transmission was confirmed on:

tr +EDI: QAJTREINISH.COM Nov 08 2005 20:30:00 Alan J Treinish, 1370 Ontario St, Suite 700, Cleveland, OH 44113-1736
tr +E-mail: atreinish@epitrustee.com Nov 08 2005 23:30:53 Alan J Treinish, 1370 Ontario St, Suite 700, Cleveland, OH 44113-1736
14734177 +EDI: CITICORP.COM Nov 08 2005 20:31:00 AMOCO, Procesisng Center, Des Miones, IA 50360-0001
14734175 EDI: ALLTEL.COM Nov 08 2005 20:30:00 Alltel, P.O. Box 9001908, Louisville, KY 40290-1908
14734179 +EDI: ACCE.COM Nov 08 2005 20:31:00 Asset Acceptance, PO box 2036, Warren, MI 48090-2036
14734182 EDI: CAPITALONE.COM Nov 08 2005 20:31:00 Capital One, P.O. Box 85015, Richmond, VA 23285-5015
14734187 +EDI: CHRYSLER.COM Nov 08 2005 20:31:00 Dailmerchrysler, PO Box 9223, Farmington Hills, MI 48333-9223
14734190 E-mail: easil@alltel.net Nov 08 2005 23:31:37 Elyria Anesthesia Services, Inc., 860 East Broad St., #I, Elyria, OH 44035-6542
14734206 EDI: NEXTEL.COM Nov 08 2005 20:31:00 Nextel, P.O. Box 4191, Carol Stream, IL 60197-4191
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14734183* Capital One, P.O. Box 85015, Richmond, VA 23285-5015

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0647-1
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2005

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.